

#40

CONCEPT MARKETING INTERNATIONAL
5711 NE Sapphire Place
Lee's Summit, MO 64064

FIN# 88-6056803

January 28, 2002

1st Class Limousine
309 E. Nash Street
Elm City, NC 27822

Your Tax I.D.# 56-1868060

TAX INFORMATION ENCLOSED

TAX YEAR 2001 - FORM 1099 MISC INCOME INFORMATION

Dear Member,

The following is your official statement of account for tax year 2001.
The figure listed below reflects your total gross commissions and/or
earnings and no taxes have been withheld.
This figure has been transmitted to the IRS as 1099 MISC income.

Non-Employee Compensation	\$14544.00
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Please keep this document for your Year 2001 record and tax preparation.
Make copies and give to your tax preparer if needed.



CONCEPT MARKETING INTERNATIONAL
5711 NE Sapphire Place
Lee's Summit, MO 64064

FIN# 88-6056803

1st Class Limousine
309 E. Nash Street
Elm City, NC 27822

Your Tax I.D.# 56-1868060

TAX INFORMATION ENCLOSED

January 31, 2003

TAX YEAR 2002 - FORM 1099 MISC INCOME INFORMATION
1099 SUBSTITUTE STATEMENT

The following is your official statement of account for tax year 2002.
The figure listed below reflects your total gross commissions and/or
earnings and no taxes have been withheld.
This figure has been transmitted to the IRS as 1099 MISC income.

Non-Employee Compensation	\$40987.00
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Please keep this document for your Year 2002 records and tax preparation
Make copies and give to your tax preparer if needed.

4 26
The Concept Marketing International Trust
5711 NE Sapphire Place
Lee's Summit, Missouri 64064

May 10th, 2000


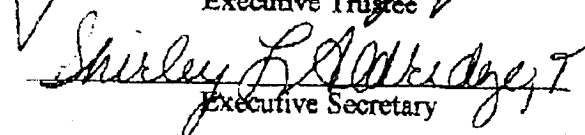
Attention: Raymond Renfrow
309 East Nash Street
Elm City, NC. 27822

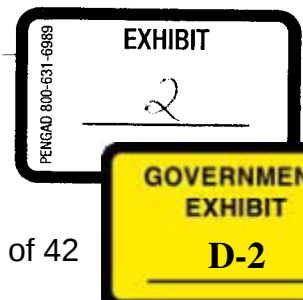
Dear Mr. Raymond Renfrow :

On May 1st 2000, you were duly appointed and elected an Agent Trustee of The Concept Marketing International Trust for the main responsibility of Field Communications. You will be this Trust's representative for any and all communications to and from the companies national membership base. We will meet with you at the earliest opportunity to work out the details.

The purpose of this communication is to notify you of the above noted appointment and to seek your indication of your acceptance or rejection.

Sincerely,


Executive Trustee

Executive Secretary



WELCOME TO THE
ITS WORKSHOP

THE IDEAL TAX SERVICE TO DOCUMENT YOUR HOME BASED BUSINESS



IT'S YOUR TURN!!

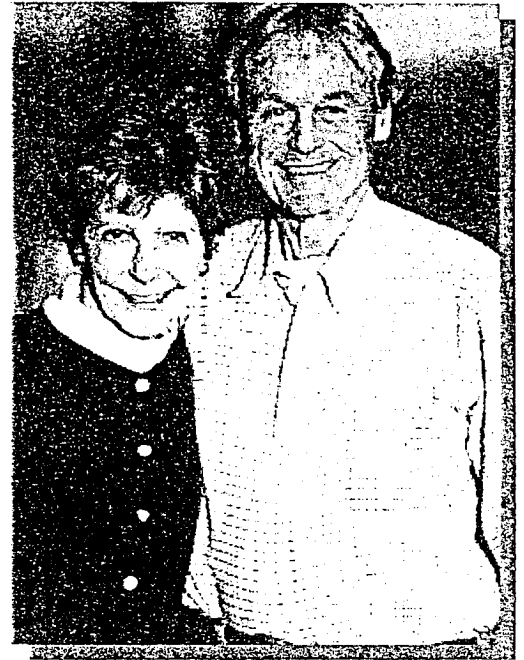
IDEAL TAX SERVICES COPYRIGHT 2001

EXHIBIT
5

PENGAD 800-631-6989

GOVERNMENT
EXHIBIT
D-5

TAX DAY



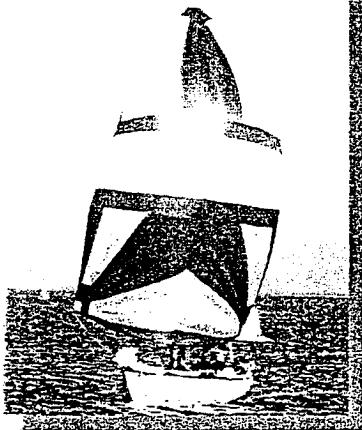
BEFORE

AFTER

ITS WORKSHOP

IDEAL TAX SERVICES COPYRIGHT 2001

ITS



IDEAL TAX SERVICES

IT'S YOUR TURN FOR FINANCIAL FREEDOM!

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Simplified Tax Form

⋮

Simplified Form 1040

Latest Revision for

1040

Federal Income
Tax Form

Department of the Treasury-Internal Revenue Service

Your Social Security Number

Part 1 Income

1. How much money did
you make last year?

2. Send in most of it.

⋮

The 1913 Tax Form

Understanding Tax Brackets With vs. Without a Home Based Business (HBB)

Tab 3:
Schedule C- Detail

1. Hiring Family
2. Use of Auto
3. Use of Home
4. Travel
5. Entertainment
6. Meals
7. Funding a Child's Education
8. Savings Account
9. Eleven Employer Deductions
 - a. Moving Expenses
 - b. Adoption Assistance
 - c. Education Assistance
 - d. Job Placement
 - e. Health Insurance
 - f. Life Insurance
 - g. Automobiles
 - h. Retirement Plans
 - i. Dependant Care
 - j. Achievement Awards
 - k. Meals & Lodging



3

Basic Advantages & Benefits
of a HBB

Schedule C
Schedule D

4

Record Keeping for Tax Time
Simple Monthly Accounting

5

Audit Proofing your Return
Documentation,
Documentation,
Documentation.

6

Increasing your W-2
Take Home Pay
Ways to Utilize Additional Income

7

Year End Tax Organizer
Mailing Instructions
Time Frames
Extensions

8

Additional Notes

INCOME TAX.

File No.

Act of.

THE PENALTY
FOR FAILURE TO HAVE THIS RETURN IN
THE HANDS OF THE COLLECTION OF
INTERNAL REVENUE ON OR BEFORE
MARCH 1 IS \$20 to \$1,000.
(SEE INSTRUCTIONS ON PAGE 4.)

Assessment List

Page Line

UNITED STATES INTERNAL REVENUE.

RETURN OF ANNUAL NET INCOME OF INDIVIDUALS.

(As provided by Act of Congress, approved October 3, 1913.)

RETURN OF NET INCOME RECEIVED OR ACCRUED DURING THE YEAR ENDED DECEMBER 31, 191....
(FOR THE YEAR 1913, FROM MARCH 1, TO DECEMBER 31.)

for) of
(Full name of individual.) (Street and No.)

, Town, or Post Office of State of
(Fill in pages 2 and 3 before making entries below.)

Net Income (see page 2, line 12)	\$				
General Deductions (see page 3, line 7)	\$				
Net Income	\$				
Deductions and exemptions allowed in computing income subject to the normal tax of 1 per cent.					
1. Dividends and net earnings received or accrued, of corporations, etc., subject to like tax. (See page 2, line 11)	\$				
2. Amount of income on which the normal tax has been deducted and withheld at the source. (See page 2, column A)					
3. Specific exemption of \$3,000 or \$4,000, as the case may be. (See Instructions 3 and 19)					
Total deductions and exemptions. (Items 4, 5, and 6)	\$				
7. Taxable Income on which the normal tax of 1 per cent is to be calculated. (See Instruction 3)	\$				
8. When the net income shown above on line 3 exceeds \$20,000, the additional tax thereon must be calculated as per schedule below:					

						INCOME.				TAX.			
1	per cent	on amount	over \$	20,000	and not exceeding \$	50,000	\$			\$			
2	"	"	50,000	"	"	75,000							
3	"	"	75,000	"	"	100,000							
4	"	"	100,000	"	"	250,000							
5	"	"	250,000	"	"	500,000							
6	"	"	500,000										
Total additional or super tax										\$			
Total normal tax (1 percent of amount entered on line 7)										\$			
Total tax liability										\$			

GROSS INCOME.

This statement must show in the proper spaces the entire amount of gains, profits, and income received by or accrued to the individual from a sources during the year specified on page 1.

DESCRIPTION OF INCOME.	A.				B.			
	Amount of income on which tax has been deducted and withheld at the source.				Amount of income on which tax has not been deducted and withheld at the source.			
1. Total amount derived from salaries, wages, or compensation for personal service of whatever kind and in whatever form paid.....	\$				\$			
2. Total amount derived from professions, vocations, businesses, trade, commerce, or sales or dealings in property, whether real or personal, growing out of the ownership or use of or interest in real or personal property, including bonds, stocks, etc.								
3. Total amount derived from rents and from interest on notes, mortgages, and securities (other than reported on lines 5 and 6)....								
4. Total amount of gains and profits derived from partnership business, whether the same be divided and distributed or not.								
5. Total amount of fixed and determinable annual gains, profits, and income derived from interest upon bonds and mortgages or deeds of trust, or other similar obligations of corporations, joint-stock companies or associations, and insurance companies, whether payable annually or at shorter or longer periods								
6. Total amount of income derived from coupons, checks, or bills of exchange for or in payment of interest upon bonds issued in <i>foreign countries</i> and upon <i>foreign mortgages</i> or like obligations (not payable to the United States), and also from coupons, checks, or bills of exchange for or in payment of any dividends upon the stock or interest upon the obligations of foreign corporations, associations, and insurance companies engaged in business in foreign countries ..								
7. Total amount of income received from fiduciaries								
8. Total amount of income derived from any source whatever, not specified or entered elsewhere on this page								
9. TOTALS	\$				\$			
NOTE.—Enter total of Column A on line 5 of first page.								
10. AGGREGATE TOTALS OF COLUMNS A AND B	\$							
11. Total amount of income derived from dividends on the stock or from the net earnings of corporations, joint-stock companies, associations, or insurance companies subject to like tax. (To be entered on line 4 of first page.)	\$							
12. TOTAL "Gross Income" (to be entered on line 1 of first page)	\$							

1. The amount of necessary expenses actually paid in carrying on business, but not including business expenses of partnerships, and not including personal, living or family expenses	\$			
2. All interest paid within the year on personal indebtedness of taxpayer.				
All national, State, county, school, and municipal taxes paid within the year (not including those assessed against local benefits).				
4. Losses actually sustained during the year incurred in trade or arising from fires, storms, or shipwreck, and not compensated for by insurance or otherwise.				
5. Debts due which have been actually ascertained to be worthless and which have been charged off within the year.				
6. Amount representing a reasonable allowance for the exhaustion, wear, and tear of property arising out of its use or employment in the business, not to exceed, in the case of mines, 5 per cent of the gross value at the mine of the output for the year for which the computation is made, but no deduction shall be made for any amount of expense of restoring property or making good the exhaustion thereof, for which an allowance is or has been made.				
7. Total "GENERAL DEDUCTIONS" (to be entered on line 2 of first page)				

AFFIDAVIT TO BE EXECUTED BY INDIVIDUAL MAKING HIS OWN RETURN.

I solemnly swear (or affirm) that the foregoing return, to the best of my knowledge and belief, contains a true and complete statement of all gains, profits, and income received by or accrued to me during the year for which the return is made, and that I am entitled to all the deductions and exemptions entered or claimed thereon, under the Federal Income-tax Law of October 3, 1913.

Sworn to and subscribed before me this

day of, 191

(Signature of individual.)



(Official capacity.)

AFFIDAVIT TO BE EXECUTED BY DULY AUTHORIZED AGENT MAKING RETURN FOR INDIVIDUAL.

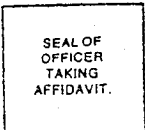
I solemnly swear (or affirm) that I have sufficient knowledge of the affairs and property of to enable me to make a full and complete return thereof, and that the foregoing return, to the best of my knowledge and belief, contains a true and complete statement of all gains, profits, and income received by or accrued to said individual during the year for which the return is made, and that the said individual is entitled, under the Federal Income-tax Law of October 3, 1913, to all the deductions and exemptions entered or claimed therein.

Sworn to and subscribed before me this

day of, 191

(Signature of agent.)

ADDRESS
IN FULL.



(Official capacity.)

c2-7357

(SEE INSTRUCTIONS ON BACK OF THIS PAGE.)

INSTRUCTIONS.

1. This return shall be made by every citizen of the United States, whether residing at home or abroad, and by every person residing in the United States, though not a citizen thereof, having a *net income* of \$3,000 or over for the taxable year, and also by every *nonresident alien* deriving income from property owned and business, trade, or profession carried on in the United States by him.

2. When an individual by reason of minority, sickness or other disability, or absence from the United States, is unable to make his own return, it may be made for him by his *duly authorized* representative.

3. The *normal tax* of 1 per cent shall be assessed on the total net income less the specific exemption of \$3,000 or \$4,000 as the case may be. (For the year 1913, the specific exemption allowable is \$2,000 or \$3,333.33, as the case may be.) [If, however, the normal tax has been deducted and withheld on any part of the income at the source, or if any part of the income is received as dividends upon the stock or from the net earnings of any corporation, etc., which is taxable upon its net income, such income shall be deducted from the individual's total *net income* for the purpose of calculating the amount of income on which the individual is liable for the normal tax of 1 per cent by virtue of this return. (See page 1, line 7.)]

4. The *additional or super tax* shall be calculated as stated on page 1.

5. This return shall be filed with the Collector of Internal Revenue for the district in which the individual resides if he has no other place of business, otherwise in the district in which he has his *principal place of business*; or in case the person resides in a foreign country, then with the collector for the district in which his principal business is carried on in the United States.

6. This return must be filed on or before the first day of March succeeding the close of the calendar year for which return is made.

7. The *penalty for failure to file the return within the time specified by law* is \$20 to \$1,000. In case of refusal or neglect to render the return within the required time (except in cases of sickness or absence), 50 percent shall be added to amount of tax assessed. In case of *false or fraudulent return*, 100 per cent shall be added to such tax, and any person required by law to make, render, sign, or verify any return who makes any false or fraudulent return or statement with intent to defeat or evade the assessment required by this section to be made shall be guilty of a misdemeanor, and shall be fined not exceeding \$2,000 or be imprisoned not exceeding one year, or both, at the discretion of the court, with the costs of prosecution.

8. When the return is not filed within the required time by reason of sickness or absence of the individual, an extension of time, not exceeding 30 days from March 1, within which to file such return, *may be granted* by the collector, *provided* an application therefor is made by the individual within the period for which such extension is desired.

9. This return properly filled out must be made under oath or affirmation. Affidavits may be made before any officer *authorized by law* to administer oaths. If before a justice of the peace or magistrate, not using a seal, a *certificate of the clerk of the court as to the authority* of such officer to administer oaths should be *attached to the return*.

10. Expense for medical attendance, store accounts, family supplies, wages of domestic servants, cost of board, room, or house rent for family or personal use, *are not expenses that can be deducted from gross income*. In case an individual owns his own residence he

can not deduct the estimated value of his rent, neither shall he be required to include such estimated rental of his home as income.

11. The farmer, in computing the net income from his farm for his annual return, shall include all moneys received for produce and animals sold, and for the wool and hides of animals slaughtered, provided such wool and hides are sold, and he shall deduct thereon the sums actually paid as purchase money for the animals sold or slaughtered during the year.

When animals were raised by the owner and are sold or slaughtered he shall not deduct their value as expenses or loss. He may deduct the amount of money actually paid as expense for producing any farm products, live stock, etc. In deducting expenses for repairs or farm property the amount deducted must not exceed the amount actually expended for such repairs during the year for which the return is made. (See page 3, item 5.) The cost of replacing tools or machinery is a deductible expense to the extent that the cost of the new articles does not exceed the value of the old.

12. In calculating losses, only such losses as shall have been actually sustained and the amount of which has been definitely ascertained during the year covered by the return can be deducted.

13. Persons receiving fees or emoluments for professional or other services, as in the case of physicians or lawyers, should include all actual receipts for services rendered in the year for which return is made, together with all unpaid accounts, charges for services, or contingent income due for that year, if good and collectible.

14. Debts which were contracted during the year for which return is made, but found in said year to be worthless, may be deducted from gross income for said year, but such debts can not be regarded as worthless until after legal proceedings to recover the same have proved fruitless, or it clearly appears that the debtor is insolvent. If debts contracted prior to the year for which return is made were included as income in return for year in which said debts were contracted, and such debts shall subsequently prove to be worthless, they may be deducted under the head of losses in the return for the year in which such debts were charged off as worthless.

15. Amounts due or accrued to the individual members of a partnership from the net earnings of the partnership, whether apportioned and distributed or not, shall be included in the annual return of the individual.

16. United States pensions shall be included as income.

17. Estimated advance in value of real estate is not required to be reported as income, unless the increased value is taken up on the books of the individual as an increase of assets.

18. Costs of suits and other legal proceedings arising from ordinary business may be treated as an expense of such business, and may be deducted from gross income for the year in which such costs were paid.

19. An unmarried individual or a married individual not living with wife or husband shall be allowed an exemption of \$3,000. When husband and wife live together they shall be allowed jointly a total exemption of only \$4,000 on their aggregate income. They may make a joint return, both subscribing thereto, or if they have separate incomes, they may make separate returns; but in no case shall they jointly claim more than \$4,000 exemption on their aggregate income.

20. In computing net income there shall be excluded the compensation of all officers and employees of a State or any political subdivision thereof, except when such compensation is paid by the United States Government.

c 2-7357

The Home-Based Business (H.B.B.)

This example uses the following figures to estimate home business deductions:

- Mileage deduction is 32.5¢ per mile
- Additional \$4,300 per child when employed by the family business
- Business use percentage of mortgage or rent
- Entertainment, travel and meals
- Medical, education and pensions

\$30,000 Family Income- Married with 2 Children

12% Federal Example

5.5% State Example

	Without H.B.B.	With H.B.B.
Wages	\$30,000	\$30,000
H.B.B.	<u>0</u>	<u>1,000</u>
Taxable Income	30,000	31,000
Standard Deductions	<u>-7,350</u>	<u>-7,350</u>
Exemptions	-11,200	11,200
H.B.B. Deductions	<u>0</u>	<u>-21,560</u>
Taxable Income	11,450	-9,110
Federal Tax	1,721	0
State Tax	902	0
Total Paid	2,623	0
Earned Income Credit	237	1,000
Federal Tax Withheld	3,600	3,600
State Tax Withheld	1,650	1,650
Refund	2,864	-6,250

The Home-Based Business (H.B.B.) Advantage

This example uses the following figures to estimate home business deductions:

- Mileage deduction is 32.5¢ per mile
- Additional \$4,300 per child when employed by the family business
- Business use percentage of mortgage or rent
- Entertainment, travel and meals
- Medical, education and pensions

\$60,000 Family Income- Married with 2 Children

20% Federal Example

9.5% State Example

	Without H.B.B.	With H.B.B.
Wages	\$60,000	\$60,000
H.B.B.	<u>0</u>	<u>1,000</u>
Taxable Income	60,000	61,000
Standard Deductions	<u>-7,350</u>	<u>-7,350</u>
Exemptions	-11,200	11,200
H.B.B. Deductions	<u>0</u>	<u>-21,560</u>
Taxable Income	41,450	19,110
Federal Tax	6,221	2,996
State Tax	2,939	1,434
Total Paid	9,160	4,430
Earned Income Credit	0	0
Federal Tax Withheld	12,000	12,000
State Tax Withheld	5,700	5,700
Refund	8,540	13,270

The Home-Based Business (H.B.B.) Advantage

This example uses the following figures to estimate home business deductions:

- Mileage deduction is 32.5¢ per mile
- Additional \$4,300 per child when employed by the family business
- Business use percentage of mortgage or rent
- Entertainment, travel and meals
- Medical, education and pensions

\$100,000 Family Income- Married with 2 Children

20% Federal Example

9.5% State Example

	Without H.B.B.	With H.B.B.
Wages	\$100,000	\$100,000
H.B.B.	<u>0</u>	<u>1,000</u>
Taxable Income	100,000	101,000
Standard Deductions	<u>-8,000</u>	<u>-8,000</u>
Exemptions	-11,200	11,200
H.B.B. Deductions	<u>0</u>	<u>-21,250</u>
Taxable Income	80,800	59,250
Federal Tax	15,931	9,981
State Tax	5,878	4,252
Total Paid	21,809	14,233
Earned Income Credit	0	0
Federal Tax Withheld	20,000	20,000
State Tax Withheld	9,500	9,500
Refund	7,691	15,267

GREAT!

BY ESTABLISHING A HOME BASED BUSINESS YOU HAVE TAKEN THE **1ST STEP** IN SECURING YOUR FAMILIES FINANCIAL WELL BEING.

By establishing a HBB you have become part of an industry exploding with growth. People from many different socioeconomic backgrounds including corporate executives, CPA's, contractors, doctors, sky caps, business women, CFP's (certified financial planners), construction workers & lawyers, are all part of the latest boom in the home business revolution.

Building your HBB is a lot like having multiple children, only a lot less expensive. If you had 4-6 additional children you would raise the number of exemptions on your W-4, (the form you filled out when you were hired). This lowers the amount of taxes being taken out of your paycheck. Instead of adding new family members, by establishing a new home business you can "request" an "advance" from your current employer, consisting of hundreds of dollars each month. Establish your HBB with a written business plan declaring your intention to produce a profit. This allows you to potentially tap into thousands of dollars in new business deductions, just like having 4 to 6 additional children.

Taking the simple steps outlined on the following work sheets will allow you to achieve the objective of creating an immediate increase in your take-home pay, (around \$150 to \$650 per month). This system potentially provides you with additional cash flow for your new home business, to help get things off the ground.

The purpose of using this form is to adjust the amount of tax being withheld from your paycheck so that you come as close as possible to owing nothing when you file your tax return. The amount withheld from your paycheck by your employer is determined by how you complete your Form W-4. If you normally get a refund when you file a return, you have been giving the IRS an interest-free loan of your money for as much as 15 months at a time. You can give yourself an immediate tax-free "raise" by reducing the amount being withheld from your paycheck.

A refund is nothing more than the return of your own money. Money that you never owed the IRS in the first place, and you get it back with no interest for its use. Our objective today is to get you the use of next year's refund now; to invest, pay off debts, or increase your inventory/purchases.

For clarification, a personal exemption is not the same as an allowance on Form W-4. Most people incorrectly believe that they are allowed to claim only one allowance for each dependent. Each dependent is worth one allowance, but you may also claim additional allowances that will help you break even with the IRS at the end of the year. The ideal position, is to be within \$300; you own them or they owe you \$300.

For every \$660 you received in refunds last year, you should increase your allowances by one (1). For example, if you received a refund of \$2,000 last year, you should increase the allowances claimed on your W-4 by three (3).

Let's see how this works.....

Your W-4 Work Sheet

Do you have an accurate W-4 on file with your employer now? The Internal Revenue Code (IRS 3402) and related regulations allow you to adjust your exemptions for estimated net business expenses for activity that you are to report on your federal 1040 (sole proprietorship, partnerships, etc.) The income less expenses of each activity is computed to determine if you have a net business loss. A net business loss can be converted into an appropriate number of exemptions based on your income level and filing status. Verify the accuracy of your current W-4 by completing the work sheet that is part of your W-4 form. After starting your HBB and reviewing all the material contained in your ITS Tax Pack, estimate the following annual amounts and complete this work sheet. **Throughout the year, compare your results to your estimated amounts and adjust accordingly.** We recommend that you get with your tax professional for guidance on this form.

Part I - Deductions

1. a. How many of your children will you put on your business payroll? _____
b. How much will you pay each child? \$ _____
c. Multiply (a) x (b) = \$ _____
2. a. How many miles driven will now be business miles
instead of personal miles? _____
b. Multiply the number of estimated business miles by .365 (as of 2001) \$ _____
3. a. Will you employ your spouse? ☐ Y ☐ N
b. If yes, how much does your family spend on medical expenses annually
that are of little or no benefit as itemized deductions \$ _____
4. a. Annual total of telecommunication expenses (cell, LD, pager, internet, phone, etc.) ... \$ _____
b. Multiply your monthly rate, for basic service only for one phone line, x 12 \$ _____
c. Subtract (b) from (a) = \$ _____
5. a. Annual total of tax preparation expenses & legal fees \$ _____
6. a. Will you be doing any business travel this year? ☐ Y ☐ N
b. If yes, estimate the travel costs for you & your employees. \$ _____
7. Total amounts in items 1 through 6. \$ _____
8. Estimated monthly income from HBB \$ _____ x 12 \$ _____
9. Subtract the amount in line 8 from the amount shown in line 7 \$ _____

If the amount in line 9 is greater than zero, proceed to Item #15. If the amount in line 9 is a negative #, you may add Part II - Deductions to zero out your HBB profit.
Any remaining Part II - Deductions will carry forward for use in future years. ____

Part II - Deductions

10. a. What is the total area of your home in square feet? _____
b. What area(s) in square feet will qualify for business use? _____
c. Divide the amount in line 10b by the amount in line 10a. Business use % = %
11. a. What is the annual total of all utilities? \$ _____
b. Multiply by line 10c = \$ _____
12. a. What is your annual homeowner's or renters insurance expense? \$ _____
b. Multiply by line 10c = \$ _____
13. a. What is your annual household maintenance cost? \$ _____
b. Multiply by line 10c = \$ _____
14. a. What is your annual rent expense? \$ _____ (Do not include mortgage amounts)
b. Multiply by line 10c = \$ _____
15. a. If your annual income (from all sources) is under \$53,000- Married or \$31,000-Single
Divide the amount in line 9 \$ _____ by \$ 4,400 = _____
a. If your annual income (from all sources) is over \$53,000- Married or \$31,000-Single
Divide the amount in line 9 \$ _____ by \$ 2,400 = _____

There you are! The result is the number of exemptions you could add to your existing W-4 if completed properly. If there are any questions regarding this matter please consult with your tax professional.

Date prepared: _____ Date to be reviewed: _____

We recommend that you review your W-4 every 90 days or if any major changes occur.

CONCEPT MARKETING INTERNATIONAL

5711 NE Sapphire Place Lee's Summit, MO 64064
Phone (816) 478-6305 Fax (816) 478-9105

CONGRATULATIONS AND WELCOME!

from

CMI Founder

Executive Trustee

James E. Aldridge, Jr.



Dear *New Sales Associate* and *CMI Member*,

First and foremost, we at *CMI* thank you for your recent purchase and are very excited about your decision to join the *CMI Family's* support of our *Mission Statement!*

You have taken the first important step toward regaining control of you and your family's financial destiny. Your decision to get involved with *CMI* indicates your openness to try something new, innovative, and exciting.

Most importantly, be assured that *CMI* and your *Sponsor* will assist you every step of your way as you turn *Your Dreams into Reality!*

In support of its *Mission Statement*, *CMI* offers an *Outstanding Product*; a *Compensation Plan* among the highest in the industry; a *Financial Education* once only available to the elite of the wealthy; and an *Unmatched Computer System* which tracks sales unlike any other company in the Direct Sales and Business industry today! These benefits, incorporated into one, have made *CMI* an *Unequaled* opportunity.

With just a little ambition and work...make this *Unequaled* opportunity the *Turning Point in Your Life!*

Always remember "*Your Success is Our Success!!*"

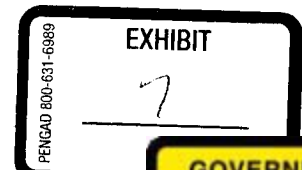
At *CMI*, we feel our *Company, Product* and *Programs* are "*Just for You*", simply because they were designed with *You* in mind. We have made *Your Dreams a Possibility*, it's up to *You* to make them a *Reality!* As your *Success* grows in *CMI* and our *Mission Statement* becomes clear, you too will come to realize *CMI* is indeed...

"A DIFFERENT ECONOMIC REALITY!!"

We are very excited to have YOU ABOARD!

Cordially,

James E. Aldridge, Jr. (T)
Executive Trustee



GOVERNMENT
EXHIBIT

D-7

CMI MEMBERSHIP MONTHLY DUES

ALL MEMBERS PAY MONTHLY DUES.

This is how the membership support the cost of the meeting room and or hotel when needed. Current monthly dues are \$25.00 and should be payed to CMI Wisconsin Group. The first month dues are waved for all new members.

The 2nd month dues are due in full. Dues are to be pay on the 1st and no later then the 10th of the month, after the 10th there is a \$5.00 late fee. If at anytime a member become delinquent in his/her dues; Be advise that you must pay whatever is asked for at the CMI events including Monday & Saturday presentation, as well as Wednesday training session. You are also require to pay for you guest, Mr. Aldridge doesn't want guest to be asked to pay.

It is every member responsibility to inform newly signed-up member of this support system. These are important responsibilities in building your syndication. It take all of us to insure the continued success of maintaining a meeting room.

IMPORTANT NOTE:

Due to the over whelming number of N.S.F. personal checks CMI Wisconsin Group is no longer accepting checks. However CMI will accept Cashier Check, Money Order and Cash Only

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NEW MEMBERS

- 1) **MAKE A SIX MONTH COMMITMENT**
 - A. **LEARN C.M.I. BUSINESS / PRESENTATION**
 - B. **ACHIEVE A SELF FUNDING "TASA"**
 - C. **TO ACQUIRE AND BUILD NEW MEMBERS**
- 2) **TAXES**
 - A. **LEARN AND SET UP TAX STRATEGIES**
 1. **LEARN RECORD KEEPING FOR TAXES**
 2. **W-4 FORM (JOB CLAIMING)**
 3. **W-2 FORM (YEARLY TAXES FILING)**
- 3) **SET UP "FUNDS" AND "FOUNDATIONS"**
 - a. **SET UP YOUR OWN FOUNDATION**
 - b. **SET UP YOUR FAMILY FOUNDATION**
 - c. **SET UP YOUR RETIREMENT FUND**
 - d. **SET UP CHILDREN'S COLLEGE FUND**
 - e. **SET UP A CHARITABLE FUND**
 - f. **SET UP AN EAGLE FUND**
 - g. **SET UP A "ENDOWMENT"**
 - h. **SET UP A "TRUST"**
 - i. **SET YOUR "FAMILY BANK SYSTEM"**

A HOME BASED BUSINESS ADVANTAGE

1. WITHOUT A HOME BASED BUSINESS/ JUST JOB FAMILY OF 3.

1) HOUSE TAXES, 2) 401K, 3) CHARITABLE GIVINGS, 4) CHILDREN....

As you can see there are only approx. 5 write offs you can claim. Thats not a whole lot is it! Now look what happens when you add a H.B.B.!!!!!!!

2. WITH A HOME BASED BUSINESS/ JUST JOB - FAMILY OF 3.

HOME BASE BUSINESS WRITE-OFFS ITEMIZATIONS:

% DEDUCTIBLE	MO.	YEARLY	TOTALS
100 Inventory	500.00	6000.00	6000.00
25 Rent/ Mortgage	500.00	6000.00	2400.00
25 Mortgage Taxes	1800.00	1800.00	1800.00
25 Electric	100.00	1200.00	300.00
25 Heat	100.00	1200.00	300.00
25 House Phone	60.00	720.00	180.00
25 House/rent Ins.	20.00	240.00	60.00
25 Life Ins.	65.00	780.00	195.00
25 Car Ins.	100.00	1200.00	300.00
25 Car note	250.00	3000.00	750.00
25 Hotel	300.00	300.00	75.00
25 Plane	700.00	700.00	190.00
25 Child care	500.00	6000.00	2400.00
100 Bus. Dinner	100.00	1200.00	1200.00
100 Car Repair	200.00	200.00	200.00
100 Cl Phone	150.00	150.00	150.00
100 Intrnet Serv.	20.00	240.00	240.00
100 Stdt Loan Int.	500.00	500.00	500.00
100 Church tithes	400.00	4800.00	4800.00
100 Church Purchase	100.00	100.00	100.00
100 Legal Serv.	200.00	200.00	200.00
100 Medical	500.00	500.00	500.00
100 Dental	500.00	500.00	500.00

100 E income Credit	2000.00	2000.00	2000.00
100 Health/Beauty	100.00	100.00	100.00
100 Business cards	60.00	60.00	60.00
100 Books	50.00	50.00	50.00
100 Book cases	100.00	100.00	100.00
100 CD's	50.00	50.00	50.00
100 Video	50.00	50.00	50.00
100 Brief case	50.00	50.00	50.00
100 Clock	50.00	50.00	50.00
100 Calendar	50.00	50.00	50.00
100 Lights	50.00	50.00	50.00
100 Files	50.00	50.00	50.00
100 Notepad	50.00	50.00	50.00
100 Calculator	50.00	50.00	50.00
100 Schedule	50.00	50.00	50.00
100 Envelope	50.00	50.00	50.00
100 Paint	50.00	50.00	50.00
100 Rugs	50.00	50.00	50.00
100 Pictures	50.00	50.00	50.00
100 Decoration	50.00	50.00	50.00
100 Recorder	50.00	50.00	50.00
100 Comp. Stand	50.00	50.00	50.00
100 Copy Paper	50.00	50.00	50.00
100 Copier	200.00	200.00	200.00
100 Computer	2000.00	2000.00	2000.00
100 Bus. Clothes	600.00	600.00	600.00
100 Cleaner	100.00	100.00	100.00
100 Salaried Children	4250.00	4250.00	4250.00
100 College savings	4000.00	4000.00	4000.00

Car Miles 20MPG X .0325 X 15 GAL=\$ 97.50 X 4WKS X 12=1,170.00

ESTIMATED DEDUCTION \$\$ 15,000.00

The percents on the left side margin are pretty accurate and the numbers to the right are just samples. You must write out your numbers and get them in to the right tax person. Lots of tax people either dont know this, dont want you to know or just dont want to do all this work for the same \$9.00 an hour. Check this info out for yourself!

David Warren
4475 N 67th St.
Milwaukee, Wi 53218
414-899-1533



~ This is an Expense Report. ~ The annual summary report will give you the totals, per calendar year of: 1) dollars spent on coin purchases, 2) number of coins bought, 3) processing fees deducted from commission checks. **This is NOT an Earnings report of coin checks.** If you earned over \$600, we would have sent you a 1099 form, reporting to the IRS. If you want tax advice, call Raymond Renfrow at 252.236.9989.

You will receive a memo with the results of your request. Allow 10 business days to receive this info from the date we receive the payment and request.

CMI MANUAL PURCHASE ORDER FORM

ONE MONTH PURCHASE ORDER

If you have chose the **Manual Purchase Option**, you may use this Manual Purchase Order form for your next purchase. We thank you and look forward to your continued participation in CMI. **Note: This form may be professionally reproduced for future orders.**

Purchaser hereby agrees to make a purchase of:

- ☐ **One (1) \$35 STARTER A.E.S. Bullion Coin** purchase order from CMI. Purchaser has made a purchase of **One (1) coin** for the sum total of **1 X \$35 or Thirty Five Dollars (\$35).**
- ☐ **Two (2) \$80 SILVER STREAK A.E.S. Bullion Coin** purchase orders from CMI. Purchaser has made a purchase of **Six (6) coins** for the sum total of **2 X \$80 or One Hundred and Sixty Dollars (\$160).**
- ☐ **Four (4) \$80 DOUBLE SILVER STREAK A.E.S. Bullion Coin** purchase orders from CMI. Purchaser has made a purchase of **Twelve (12) coins** for the sum total of **4 X \$80 or Three Hundred and Twenty Dollars (\$320).**
- ☐ **One (1) \$500 EAGLE ONE A.E.S. Bullion Coin** purchase order from CMI. Purchaser has made a purchase of **Twenty (20) coins** for the sum total of **1 x \$500 or Five Hundred Dollars (\$500).**
- ☐ **Two (2) \$500 DOUBLE EAGLE A.E.S. Bullion Coin** purchase orders from CMI. Purchaser has made a purchase of **Forty (40) coins** for the sum total of **2 X \$500 or One Thousand (\$1,000).**

Purchaser hereby understands and agrees he/she will receive the total amount of **America Eagle Silver Bullion Coins** as checked above. Purchaser agrees to submit all funds paid herewith by ☐ **Money Order** ☐ **Cashier's Check Only.** This purchase will be consummated when this completed Purchase Order is received and accepted at the **CMI Processing Center in Nevada. THERE IS NO REFUND AFTER THE (3) DAY CANCELLATION PERIOD.**

COIN ORDER FORM

Please PRINT the following information:

DATE : _____

☐ Check this Box if Address or Phone Change.

Name or Company _____

Authorized Contact Person _____
(If above is a DBA or Company)

☐ Social Security # or ☐ Federal I.D. # _____

Address _____ City _____ State _____ Zip _____

Home Phone (_____) _____ Office Phone (_____) _____

Fax (_____) _____ SIGN Name _____

Close of Business: All orders must be into the address below on or before the First day of each month 4:00 PM Pacific Standard time.

**Mail to: CMI Data Processing Center
PMB-151**

**7231-B South Eastern Ave.
Las Vegas, NV 89119-0469**

CMI thanks you for your order and your continued participation in the CMI program.

CMI FIELD SUPPORT

MARKETING AND TRAINING MATERIALS

ORDER FORM AND COST LIST

	<u>COST</u>	<u>x</u>	<u>QUANTITY</u>	<u>=</u>	<u>TOTAL</u>
* INFORMATIONAL					
(1) Marketing Strategies – Workbook & Tape	\$6.00		_____		_____
(2) Why Buy – Workbook & Tape	\$6.00		_____		_____
(3) Truth or Consequences – Video	\$25.00		_____		_____
(4) Truth or Consequences – (3) Tape set	\$15.00		_____		_____
(5) Founder's Forum – Tape	\$12.00		_____		_____
* MARKETING					
(1) CMI Business Plan - Brochures (10) pack	\$5.00		_____		_____
(2) Silver Streak - Brochures (10) pack	\$5.00		_____		_____
(3) Top 10 - Brochures (30) pack	\$5.00		_____		_____
(4) TASA Brochures (6) pack	\$12.00		_____		_____
* PRESENTATION AND TRAINING					
(1) CMI Business Plan Presentation and Training Manual	\$20.00		_____		_____
(2) Silver Streak Presentation and Training Manual	\$30.00		_____		_____
(3) Ultimate Financial Plan P & T Manual - Transparencies	\$135.00		_____		_____
(4) Ultimate Financial Plan P & T Manual – Flip Chart	\$55.00		_____		_____
(5) Ultimate Financial Plan Presentation – CD	\$20.00		_____		_____
(6) Ultimate Financial Plan Presentation – DVD	\$25.00		_____		_____
(7) A Different Economic Reality - Video	\$15.00		_____		_____
* SIGN-UP PAPERWORK and MARKETING PACK					
(1) Business Plan	\$21.00		_____		_____
* SPECIAL ORDER ITEMS					
(1) CMI Hats and Tee Shirts Order Form	N/C		_____		_____
(2) Silver Eagle Single Coin Case	\$1.00		_____		_____
(3) Silver Eagle Multiple Coin Case	\$2.00		_____		_____
(4) CMI Newsletters - Reprints	\$.25		_____		_____

**Avoid Delay- Please Include
Shipping & Handling**

Orders up to \$5.00.....add \$1.95
 \$5.01 to \$15.00.....add \$3.95
 \$15.01 to \$25.00.....add \$5.95
 \$25.01 to \$35.00.....add \$6.95
 \$35.01 to \$45.00.....add \$8.95
 \$45.01 to \$55.00.....add \$9.95
 \$55.01 to \$65.00.....add \$11.95
 \$65.01 to \$75.00.....add \$13.95
 \$75.01 to \$85.00.....add \$15.95
 \$85.01 to \$95.00.....add \$17.95
 \$95.01 to \$100.00.....add \$19.95
 Orders over \$100.01.....add \$40.00

PLEASE PRINT

Date _____

TOTAL COST _____

SHIPPING AND HANDLING _____

TOTAL DUE _____

FUNDS PAYABLE TO : CMI
Money Order or Cashier's Check Only.

Mail order to :

CMI Field Support

5711 NE Sapphire Place

Lee's Summit, MO 64064

For Questions on Delayed or Non-Receipt

of Orders (ONLY) call: (816) 478-6305 or

fax (816) 478-9105

7 to 14 day delivery.

Ship to: Name _____

(Materials cannot be shipped to a P.O. Box)

Address _____

City _____ **State** _____ **Zip** _____

Phone () _____ **Fax ()** _____

PLEASE MAKE COPY AS YOUR RECEIPT

The SILVER LINING

Concept Marketing International

Founder's Corner

"THE YEAR 2004 WILL BE SO MUCH MORE!" You will see me make this phrase a part of each and every seminar, workshop and communication to the field this year. I am very excited for our families and for the potential of CMI for 2004. Shortly after the Christmas holiday, I had this feeling come over me. The last time I felt like this about the potential of the new year, the company doubled in profitability for the next three years. That feeling is even stronger this time. It was very evident last year that the public was ready and waiting for the CMI opportunity. Our program has matured to an incredible height over the past three years. We have all the pieces and parts in place. The Success Pattern, the Success Pack and Founder's Forum have proved to be a huge success for the last half of last year. Clearly, I can accredit CMI's enormous comeback to these three incredible tools. It was very evident that the war affected all companies and families alike across the country. To my gratification and to the benefit and advantage of the families, CMI was very well able to weather the storm and come back even stronger as indicated in Chart #3.

CMI has survived each and every economic challenge thrown at it since its inception in 1991. It's now time for CMI to move on into the future with confidence and assurance that after surviving the economic pressures of even a war that none of us wanted to be involved in, we are now poised and positioned for the future and beyond.

Read carefully and study the annual report information and know that these are the numbers to prove the resilience of this company. My excitement is without qualification for the potential of our families for great success this year. *"2004 will be so much more!"*

I'm looking forward to meeting each and every one of you as we come to your area for the next CMI seminar and workshop!

— James E. Aldridge, Jr., Founder

PERSONAL COUNSELOR

Before I retired from the corporate industry, my counsel and mentorship for families had a going rate of \$500.00 to \$1,000.00 a day and families would keep me anywhere from two to two-and-a-half days. I'm not trying to impress you through these figures. I'm trying to impress upon you the value that very wealthy families have placed on my counsel and mentorship with my education and knowledge of trusts, business, finance and investing.

This places great value on the CMI educational system. What value do you place on the knowledge you have learned thus far? What would it be worth to you to sit down and counsel with me on a monthly basis? What would be the value you would place on being in on conversations that I have with other families resolving challenges they are facing? What type of knowledge could you extract from such advanced sessions? How beneficial could this experience be for you and your family? What if you had the opportunity to simply sit down and ask whatever question came to mind and be able to pick my brain monthly? How much would you be willing to pay for this type of personal attention?

Believe me, today my rate would far exceed the \$500.00 to \$1,000.00 a day. As you could imagine, there would be very few of you that would be able to take advantage of what most have viewed as a vast sea of knowledge. Try to place a price tag on such an extraordinary benefit, \$1,000.00, \$2,000.00, and \$3,000.00 a day? How about \$205.00 per year? Would you be willing to pay \$6¢ to have exclusive inside

continued on page 2

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EX-13

EXHIBIT

PENGAD 800-631-6989

GOVERNMENT
EXHIBIT

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information, knowledge, and teaching on a monthly basis coming directly from myself, the founder, executive trustee and creator of our system?

Many families that have taken advantage of this incredible offer to hear from me on a monthly basis and will immediately tell you that it has been the best money they have ever spent and the information has been invaluable. I cannot even put a price tag on the type of income that has been created from the information coming to our families each and every month from the Founder's Forum audiotape series.

Each month, I record one new tape to send out infor- may imagine dealing with family issues, business, Sometimes I even have an opportunity to sit down lies on a very personal basis. Those families that now series find it a priceless asset and a most necessary



mation and insight on every subject that you finances, spiritual pursuits and goals. and share my innermost thoughts with fami- subscribe to the Founder's Forum audiotape tool in their family libraries.

Is CMI in the business of selling books, audiotapes and literature? Absolutely not! Are we in the business of educating our families to the highest point possible? Absolutely! In such a process comes your study materials, your workbooks. How is it possible to get you to the level of success that you want to achieve, if a vital part of your education was missing? Founders Forum is the most time-efficient means we have found to assist you in sharing the same information that is given in our monthly seminars, workshops, trust counseling training sessions, ambassador training meetings, private counseling sessions, and personal historical problem-solving issues.

The more knowledge you are able to acquire in the shortest period of time, the more successful you will become and the less effort it will take to create that success. If you are not utilizing the annual subscription, 50% of your education is going right past you in CMI. The Founder's Forum is the most valuable gift I could ever grant to families upon coming into CMI. Every new member should have their subscription immediately upon entering CMI. Having your new members start off by listening to one tape per week for the next 12 weeks, will motivate your families to make an immediate, true commitment to achieving their goals in the shortest period of time. That translates into excitement within your syndication and wealth creation within the families involved on your team.

Is this a pitch to sell an audiotape series? Of course not. Is it an absolutely important set of information to share with you? You bet it is! The Founder's Forum is the quickest and most direct route to your success in CMI and in your daily lives. If you wish to sit and let such counsel lay dormant, know that you truly do allow \$4,000.00 to \$5,000.00 a month to slip right through your fingers over a .56¢ per day...tax deductible investment.

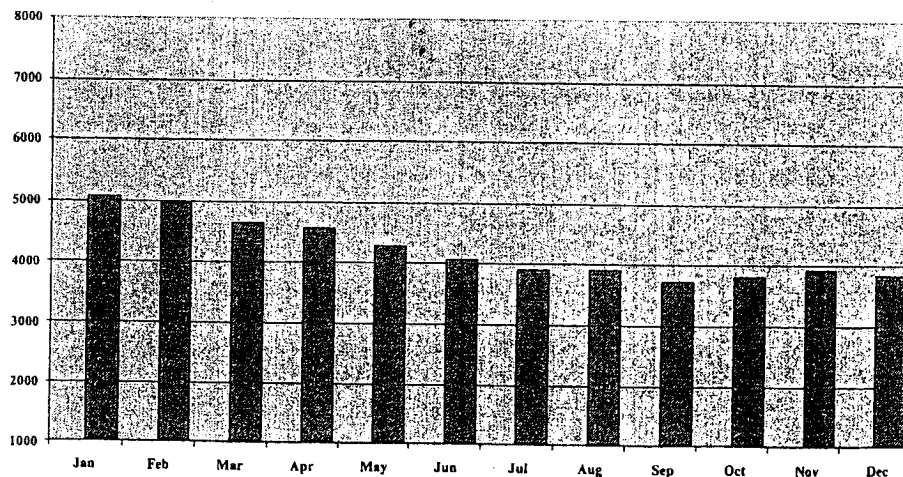
Subscribe to the Founder's Forum audiotape series today! This is a personal message and invitation from the desk of the executive trustee and founder of CMI.

ANNUAL REPORT

2003 CMI Purchase Orders

911, corporate greed, corporate cheating, creative accounting, failing businesses, massive layoffs, crashing stock market and failing retirement accounts. We have now lived through and know the meaning of "Economic Uncertainty." No every-day working person saw any of the above coming. But the every-day working person was most affected by these economic downturns.

And then came the War. A War that no every-day working person wanted. Families separated as our fighting men and women took up arms. Then followed more layoffs with no job prospects. To add insult to injury the few jobs that could have been available were moved out of the country for the sake of profits. "Unexpected Economic Conditions."



For the first time a financial combination of economics and war had a profound effect on CMI...but not for long! Once again our year-end figures illustrates CMI's ability and flexibility to adjust to market conditions for the survival of our families. On chart # 3, which

shows CMI's total revenue for the year 2003, we saw a drop in business over the first six months of the year and we could not understand why. As we looked into this most unusual fall, it was startling what we discovered.

Families were not attending the meetings. It was very difficult to get people out to the meetings. Everyone would get home from work and go straight to the TV and would be glued to the TV the rest of the night watching.....The War. Families were afraid to come out at night due to the fear of the unknown, not knowing what effect the war would have on their jobs, or even if they would have a job the next morning due to the added combination of massive layoffs that were occurring at the same time.

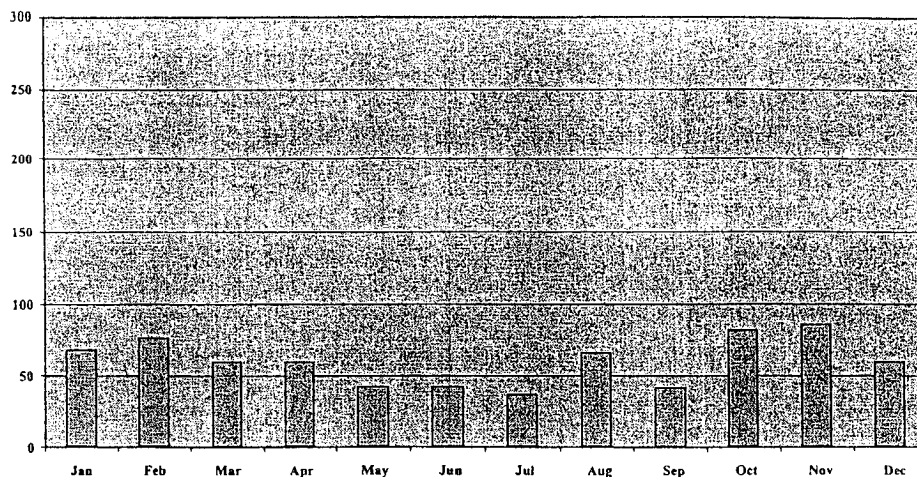
When we got people to attend the CMI sessions they saw solutions to their fears and came on board, but the issue was getting them out of the house. Then came the perfect solution. If they were afraid to come out, then we would go in and get them! And that's exactly what we did starting in July on chart # 3.

Using the TASA and the Ultimate Financial Plan CD-ROM, families were able to view the solutions to all of their fears in the comfort and safety of their homes. It worked like a charm; people were enlisting in CMI without even attending a live session and our business immediately turned around.

What caused this dramatic up swing?? CMI's ability to problem-solve. Everyone was ready to do something to protect themselves from the economic nightmare they saw sweeping the country and the conventional solutions were no longer working. Once they saw the CMI solution...well the numbers speak for themselves. By bringing families out of their fears through taking that extra step and going to the families instead of waiting for them to come to us, CMI once again showed it's incredible ability to adjust to market conditions. Please, don't throw any more at us or this county for now. But, its nice to know if any more comes our way, we will be the last ones standing!

CMI was able to end its year holding steady and duplicating year totals of 4 million plus for 2003! That was fantastic considering the battle the country fought here and abroad. This also once again proved that knowledge is power and that fear only comes from the unknown. Once our families moved from the uninformed to the informed, their fears were dispelled.

2003 CMI New Members



Total 2003 CMI Revenues

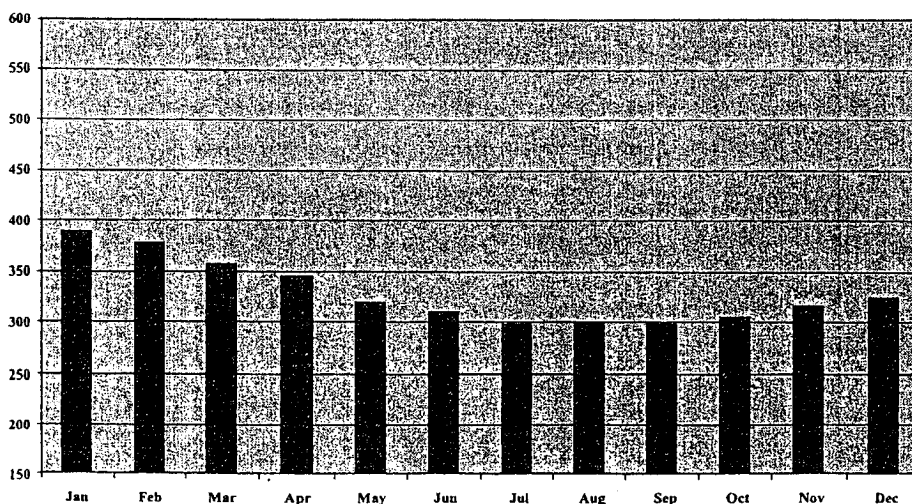


Chart #1 illustrates the decline and then rise in monthly purchase orders count. Starting out with a strong year, declining and then making the adjustments in chart #3, we were able to still end up with the same business as 2002. On chart #2, you can see the new member count each month. It's clear to see that once again CMI is not dependent on massive new member numbers to maintain profits for the membership. Enlisting new members fluctuated but in charts #1 and #3 sales and revenues stayed high. This means that even through the economic battles of the year our families were still able to maintain and even increase their financial positions.

These figures represent a track record that any company would be excited and very optimistic about its future and longevity when such patterns appear. This clearly indicates we're going to have many successful families moving through our full set of educational information and opportunity for years to come. With our entire concepts in place and fully proven through the information reported here, we believe the sky is the limit for our families all across the country.

Because of the success of our teaching system, we still had **8 families Regain Full Control** of their family's financial destiny, by reorganizing into the **Full Trust System**. CMI is very proud of its' work in the charitable giving industry, recognizing that we introduced **36 new Charitable Family Foundations** to the charitable community. With the combination of the Charitable Trust in the Full Trust System, this equals a total of **44 brand-new Charitable Family Organizations** for year **2003!** What incredible work we completed in the charitable community! Of course, this is an accomplishment that any company would be extremely honored to report!

So what does this really mean to the CMI families? The future for our company and for your families is completely mind-boggling! There are no limits as to what can be accomplished across the country, as our families move forward sharing individually and collectively, the true meaning of life, liberty and the pursuit of happiness...through education and knowledge.

It's your turn...it's your time!! 2004 will be so Much More!

GOOD NEWS SECTION

This year, CMI would like to take the approach of sharing all across the country the success that families are experiencing through our teaching system. We would like for you to send in your big and small successes in writing into CMI so that we can publish these in a special section of our newsletter entitled "Soaring Eagles." We would like to know what your foundations are involved in or any upcoming events that will involve your foundations.

Share information about our Debt Reduction Plan. Are you on schedule? Did you finish ahead of schedule? Are you already complete and out of debt?

What new creative financial concepts have you discovered with your coins? Whether that is leveraging against them or converting them and getting a great conversion rate. And just how much do you have now in gold and platinum? Have you calculated your asset base because of your coin count?

How many new families were enlisted into your syndication last month? All of these are exciting events in your life and we wish to share those events with our families all across the country.

E-mail CMI or fax your written testimonial so that all of our families can share in your excitement. If you do not mind a response from other families or sharing your story with them personally, then send us your E-mail address or snail-mail address or fax number and the permission to publish those so that other families can contact you and share in the excitement with you. We look for this to be a well read section and have our families look forward to seeing what new items will be next. I believe this will be the most read section of our newsletter and needless to say, a great recruiting tool for our families. So, let's get those stories in and let's get our successes out!

ADVANCED TRAINING

—MATCH MADE IN HEAVEN—

TASA plus Founders Forum. CMI has just discovered a can't miss combination. We have many members that have asked...what else can we give a prospect along with the TASA that will move them to the next step? Until now there was not a proven answer to this question.

We have seen the Founders Forum develop into a great prospecting tool all by itself. It then occurred to us that this was the answer. Many of you have learned to customize the Forum tapes to your prospects personality. If you have a busy person you give them the tape "It's About Time and Money," etc. Also, we have had prospects that read the TASA and they were ready to go.

When you add the two together, you have a marketing piece along with a personal human touch. When a person reads the TASA they may get a distant... "this looks too good to be true feel", until they have a chance to talk to a live person. When they have the live personal human voice of the audiotape to listen to, it gives a sense of reality to the information. This has been extremely effective in getting a new prospect excited about their success in CMI. It is very impressive for your new prospect to hear directly from the founder before even coming into CMI. It will let them feel that they can have a true connection with the company... and in today's work environment that is truly unique.

The most valuable tools for any CMI member are the marketing and training tools themselves. We cannot fully express the importance of investing in your own business. It pays you to let your materials do the work for you. And considering your costs are tax deductions, it actually costs you more not to use such successful tools and training.

This "match made in heaven" should become a part of every existing and new CMI members' syndication. We feel this is such a successful prospecting and recruiting concept, that you will see it reflected in the development of upgraded Success Packs in the near future. So get a jump on the field and start teaching and training this concept in your syndication today.

CMI & AFFILIATE WORKSHOP AND ACADEMY SCHEDULES

Workshops! Workshops! As we go into the 2nd quarter of our year, we come into one of our busiest and most exciting times of the year. Reflecting on today's economic situations, we will do our greatest amount of business because families are coming together seeking and searching a better way and that better way is CMI. This makes all of our seminars and workshops for the upcoming months of the year exciting and power packed. We suggest that you make your reservations early, because with the availability of our new presentation formats, our seminars and workshops will quickly become standing room only! Also, as we have family members that will travel from all across the country to get in on the excitement. I am not able to stress how important it will be to pre-register and have as many of your team members at each session as possible. Get your daytimers out and start plugging in the following dates for your CMI Workshops, Tax Workshops, Foundation Academy and Full Trust Academy.

We know how anxious all our families are for CMI to come to their area and we are as excited as you all are. Our members that have been before can't wait for the next one and you first-timers don't know what you're missing! Twenty-five (25) new members in an area and CMI is on its way! Make sure if we come close to your part of the country that we see you there.

Here's where the **CMI National Road Team** is headed!

April 30 & May 1, 2004: New York, NY
Event Directors, Karyl Jones 718-454-9333
David Boston 518-346-3933

June 5 - 6, 2004: Los Angeles, CA
Event Director, Michael Jones 323-377-7578

Late Summer 2004: Milwaukee, WI
Event Director, Marzella Campbell 414-527-3814
Vera Johnson 414-354-2936

ITS INCOME TAX WORKSHOP:

April 15, 2004: Fresno, CA Contact ITS at 252-236-3401
April 20, 2004: Indianapolis, IN
May 6, 2004: Milwaukee, WI

TES TRUST ACADEMY:

Late Summer 2004: Kansas City, MO Contact LCG at 816-478-6305

TSI FOUNDATION ACADEMY:

Early Summer 2004: Kansas City, MO Contact LCG at 816-478-6305

We will try to publish our schedule as early as possible. The schedule also goes out to everyone on our e-mail list. To be placed on our automatic e-mail list, send an e-mail to rayren98@aol.com and be sure to list your state of residence.

To receive registration forms for any of the above sessions by E-mail, reply to RayRen98@aol.com or call the CMI headquarters at (816) 478-6305.

Private Placement Accounts

Due to the great response of the field to the introduction of new private placement accounts, the account managers have endeavored to meet the request of the field. To this effort the account managers have organized joint venture accounts in order to cut minimums to \$50,000.00. Within the next sixty days, they intend to have this joint venture account moved to a minimum of \$25,000.00.

Keep your requests coming in and we will notify you when there is an account available at the minimum you requested. Please add to your request the size account that you have immediately accessible funds deposited. This will help the account managers better organize the availability of funds with the joint venture accounts.

Please make sure you keep up with your newsletters for future updates on private placement accounts availability as new companies approach our board every month. It is very exciting to see families/funds once again springing back to life in a safe and secure manner with great rates of return.

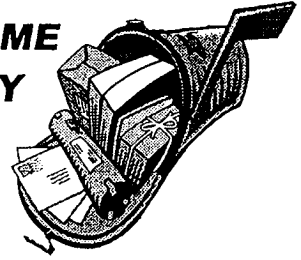
I am sure as your accounts come online; you will have the opportunity to enjoy such success, also.

We continue to get companies working hard to gain CMI's business and this continues to be a great plus for our national membership.

CMI COIN SHIPPING – UPDATE

CMI is proud to announce the opening of a back-up coin shipping-processing center. In the past three years, CMI and many companies across the country have experienced consistent challenges with the US Postal Service performing its duties. This has caused an issue in the shipping departments of many companies, both large and small, across the country. CMI is in the process of developing alternative shipping methods to resolve some of the prevailing issues with our coin-shipping department. As with many companies, it is very difficult to control problems that are out of the control of the company's hands. In order to meet the challenges we have experienced with the delivery of the coins, CMI has engaged a back-up coin-shipping department to handle mis-deliveries by the US Postal Service. It is our hope that our coin shipping process will become more efficient and effective by making this addition. From 1991 to this date, CMI maintains an unblemished reputation that, regardless of the challenge, each customer who has purchased a coin has received his or

**FAST & FREE
HOME
DELIVERY**



CMI Processing Center Updates

The CMI Processing Center will stop using the E-mail address wise1sage@aol.com effective January 1, 2004, new year's day. That account will be permanently closed. Family members need to use dpcmi@yahoo.com to contact the processing center by E-mail. The telephone numbers are: office - (702) 617-3456 and fax - (702) 617-3454.

Please be sure to use the current mailing address *ONLY*. If you send mail to the old address it will get lost and possibly not be returned. Remember, you are sending a form of money in those envelopes. Make sure that your sign-up material is up-to-date with the correct mailing address on the envelopes and paperwork. The correct mailing address for the CMI Data Processing Center is : 7231-B S. Eastern Ave. PMB 151, Las Vegas, NV 89119-0469.

Monthly draft changes and cancellations must be submitted in writing to the Processing Center by either mail or facsimile. Messages left on the voice mail in the CMI Headquarters office or the Eastern Regional Office should not be considered received and valid, please contact the correct department, the Processing Center, for a confirmed and timely response.

her shipment. It is our intent in the back-up coin department to eliminate these challenges in an effort to control our cost in a more effective manner. Please pay special and close attention to upcoming newsletters and bulletins for further updates on our coin shipping process.

Foundation Academy

We are still at the first half of the year it's never too early to start thinking about end-of-year financial and tax preparation. As we all know, a foundation plays an important part in having an incredible tax year.

We are in the process of wanting to schedule another Foundation Academy. We have received many questions and inquiries about a Foundation Academy date. The only way to set an Academy date is based on the request for an Academy. Without a minimum of 20 qualified requests we will not be able to set an Academy date.

Although we have many people calling in inquiring about a date, you have yet to fax in your request for a Foundation Academy. Those of you wishing to establish a Foundation before years' end must have attended a CMI Workshop and must have submitted a

request to establish your foundation. The sooner the requests come in the sooner we can set the Academy date. So, as quickly as possible meet your minimum 3 enlistments, attend a CMI Workshop, and send in your request. We will notify the field as soon as possible when we have a new date organized.

In addition, another Advanced Trustee Academy is being announced for sometime in April. This Advanced Trustee Academy is a continuing education session from the Advanced Trustee Academy recently held last year in Kansas City.

We are awaiting the full details from the Stewardship Institute but you can rest assured that a passport will be required for this trip. So go ahead and get yours today!

NATIONAL CMI SYNDICATION MEMBERSHIP PIN

As the road team has traveled the country putting on workshops and seminars, we have noticed a lack of something very unique and significant to CMI. "A lack of National Syndication Membership (NSM) lapel pins on our members!"

The orders have come in far and few between and we know there are literally hundreds of families that have qualified to wear this stunning, beautiful, unique and personal lapel pin. When the road team comes to your area we need to know and recognize all of our NSM. It makes our job easier while conducting the meetings to recognize all of our national syndication members for the purpose of Q&A after the session. In this manner, whoever is giving the session will not be crowded with individuals asking questions that any of our NSM's will definitely hold the answers to and be able to address those questions.

This gives us a very effective use of the skills, information, and talent that exist in each NSM. CMI's Board of Trustees are proud of our families that put forth the dedication and the work to achieve such a goal as a CMI NSM. So, let's get those pin orders in, we know you are out there and we want to have an opportunity to share you with the rest of the families across the country!

HOW TO ORDER YOUR NATIONAL CMI SYNDICATION PIN:

To qualify to purchase your National CMI Syndication Membership Pin, you must have enlisted a minimum of six primary team members into the CMI Business Plan. This achievement is grandfathered for any CMI member

who has ever enlisted six primary team members, whether those six individuals are active or not. You must supply the name, social security number, address and phone number of your six primary team members with your request and payment of \$45.00 (Money Orders Only) to the address below:

**National CMI Syndication
Membership Pin
5711 NE Sapphire Place
Kansas City, Missouri 64064**

After verification, you will receive your National CMI Syndication Member Pin in a beautiful display box with the CMI insignia and a Certificate of Achievement with the explanation of the pins' five entities. We have a limited quantity of our first edition, so order yours today. And we'll look forward to seeing all of our new National Syndication Team Members as the Road Team comes to your city!

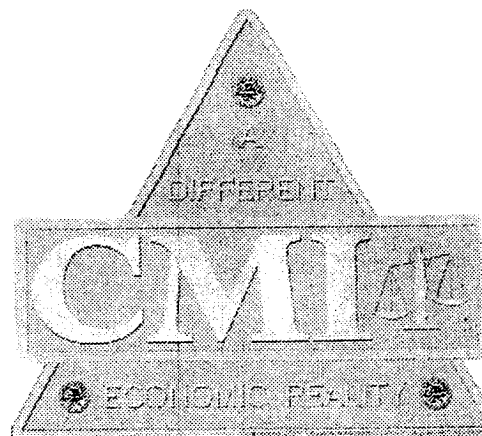
Advanced Income Tax Workshop

An Advanced Income Tax Workshop at the islands. What an incredible idea! Combining a caribbean island with advanced learning. This will be a first for the affiliate companies to host an advanced academy/workshop while at the islands.

This session will cover in-depth tax strategies and applications covering from the average up to the most high level tax advantages for your Home-Based Business, a Charitable Family Foundation, and a full Complex Trust System. There will be something to learn for everyone and every entity! Each day promises to bring a different aspect of how the tax system works within these respective entities.

Ideal Tax Services is planning a 7-Day income tax workshop and convention on the beautiful island of Jamaica. Sun, fun, new friendships, new knowledge and beach combing, what a perfect combination. As you can see there's more to what meets the eye than just your normal get-rich-quick money making scheme. We look forward to seeing you and your family at the next Advanced Income Tax Workshop.

Watch for further details from ITS!!



Certification Classes Available

Classes are now being scheduled for the Certified Presenters course. This class is a pre-requisite to obtaining certification in order to publicly represent CMI. Contact any of the following Ambassadors for their schedule:

National Training Coordinators

Larry Dye, Tennessee (901) 476-0096
Raymond Renfrow, North Carolina (252) 236-9989

District Regional Coordinators

Barbara Goza, Michigan (810) 743-9169

Regional Coordinators

Ernest Armstrong, Illinois (773) 978-5771
Marzella Campbell, Wisconsin (414) 527-3814
Wallace Duke, Colorado (303) 333-6447
Littleton Price, Tennessee (901) 789-4825

Area Instructors

James Friend, Missouri (816) 847-6535
Mika-Ei Heru, Colorado (303) 671-2404
Vera Johnson, Wisconsin (414) 354-2936
Lee McKeithen, Missouri (816) 860-9020

STATES and CONTACT PERSONS

AL	Myles Smith, Birmingham:	(205) 836-1737
AR	Larry Straw, Little Rock:	(501) 568-2565
	Nickie Smith, Little Rock:	(501) 223-3648
CO	Rev. Wallace Duke, Denver:	(303) 333-6447
GA	Cheryl Drake, Atlanta:	(678) 318-1364
IL	Ernest Armstrong, Chicago:	(773) 978-5771
IN	Romell King, Gary:	(219) 977-9487
OH	Marjorie Pitts, Cincinnati:	(513) 825-2570
	Myrtis Walker, Cincinnati:	(513) 742-4537
KS	Carl Bailey, Wichita:	(316) 685-0004
MI	Barbara Goza, Flint:	(810) 743-9169
MO	Headquarters, Lee's Summit:	(816) 478-6305
NC	Raymond Renfrow, Wilson:	(252) 236-9989
NY	Robert McMillan, New York:	(917) 507-4281
	David Boston, Schenectady:	(518) 346-3933
SC	Denean Ambersley, Columbia:	(803) 361-3399
TN	Larry Dye, Covington/Memphis:	(901) 476-0096
	Littleton Price, Memphis:	(901) 789-4825
	Etta Frame, Nashville:	(615) 833-8965
	Deborah Holt, Nashville:	(615) 793-6657
TX	Bob Holden, Llano:	(325) 247-1134
	Tom Hernandez, Austin:	(512) 892-3019
VA	Ellick Arnold, Newport News:	(757) 328-0816
WI	Marzella Campbell, Milwaukee:	(414) 527-3814
	Vera Johnson, Milwaukee:	(414) 354-2936
WA	Askia Heru, Seattle:	(425) 254-9748

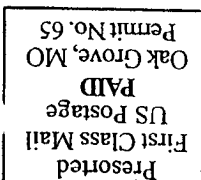
The SILVER LINING

Page 8 of 8



MILWAUKEE WI 53216-3816

Forrest L. Long



Concept Marketing International
5711 NE Sapphire Place
Lee's Summit, MO 64064
"A Different Economic Reality"

RETURN CONTROL "EDUCATE FAMILIES"

What do they Say.....

"After attending this seminar, financial security is no longer my Goal, it's my Destiny."

R. Renfrow, North Carolina.

some, there are no business
that will teach you this kind of

John Urey, Ohio.

money, this seminar would make
naire."

A. Pickett, Missouri.



EX 4.5

For information on a seminar in your area or to receive your seminar by mail, write or contact me at the address and phone number below.

Name _____
Address _____
City _____ State _____
Zip _____

PENGAD 800-631-6989

EXHIBIT

9

GOVERNMENT
EXHIBIT

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KNOWLEDGE IS POWER!!

CONCEPT MARKETING
INTERNATIONAL

TOP 10

THE ULTIMATE
FINANCIAL INFORMATION



"A DIFFERENT ECONOMIC REALITY"



MEMBER
BETTER BUSINESS BUREAU
OF
GREATER KANSAS CITY

TOP TEN REASONS *NOT* TO ATTEND THIS SEMINAR!



10. You do not need a tangible asset like Silver, Gold and Platinum coins to secure your existing income, with no out-of-pocket cost.
- You could never spend an additional \$100,000 a year from a business of your own.
- You do not need a (9) year old Mutual Fund, with a minimum 40% APY.
- You already have a safety-net income investment account, that pays you 18% to 36% APY paid monthly.
- You already know how to invest \$5,000 one time to create a college fund in 10 years of over \$150,000 or a retirement account of over \$90,000 a year in only 15 years.
- You already know how to reduce your tax liability on this type of income by 97% or more with Full Disclosure to the IRS.
- You would not like to convert over 90% of your personal expenses to a tax shelter entity, also with Full Disclosure to the IRS.
- You already know how to donate to your favorite charity and create a tax credit and a Life Time Income for your family. (This would also allow you an opportunity to give more money away.)
- You already know how to protect your family and a new business from the ravages of law suite, probate, death and inheritance taxes.

FREE is far too high of a price to pay for any seminar!

With CMI's Exclusive Financial Educational System, you will learn how to create a business that will earn you over \$100,000.00 your first year in business, by simply providing people with information valuable to every family in America today!

Not at all, you need no special education or background to take advantage of such incredible financial instruction.

It's sounds like educational information that your family, relatives and friends could benefit and prosper from, we would like to invite you to view our full CMI seminar. CMI has a one-of-a kind, well established company and business plan, that offers an instructional opportunity of a life time.

After you complete this very informative seminar, and feel you would like join CMI in it's Mission to bring this valuable knowledge to all families across the country, simply contact your associate or instructor, for your Welcome into the CMI family!

" CMI's MISSION STATEMENT "

"CMI has the Resources, Resolve and Intent...to return control of a family's financial destiny, back to the family and out of the hands of your Employer, the Internal Revenue Service and our Government."

**CONCEPT MARKETING
INTERNATIONAL**

**THE ULTIMATE
SAVINGS PLAN**

CONCEPT MARKETING
INTERNATIONAL
5711 NE SAPPHIRE PLACE
LEE'S SUMMIT, MO 64064

A Different Economic Reality

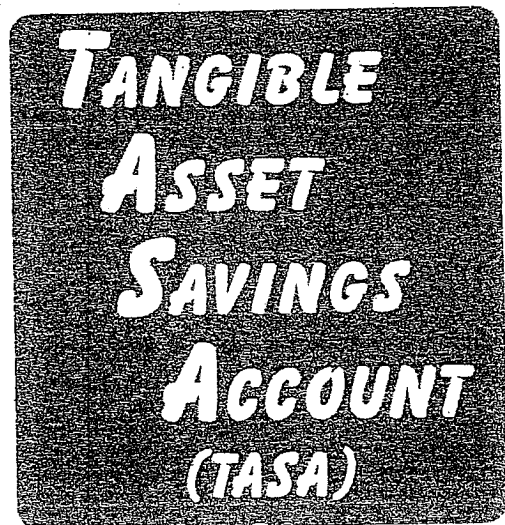


Member
Kansas City

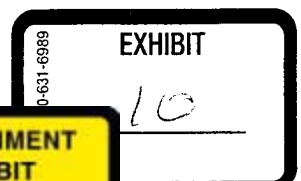
MEMBER
BETTER BUSINESS BUREAU
OF
GREATER KANSAS CITY

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CONCEPT MARKETING INTERNATIONAL



**SAVING YOUR WAY
TO SECURITY**



Which Type of Savings Account Would You Prefer?

The choice is yours, the all new **TASA Plan** or your old stand-bys?

How much of your retirement or college fund have your saving accounts lost over the past 2 or 3 years?

Have you been told, Don't worry, your accounts will come back over the long term?

How far will your money go when you regain your original losses 15 to 20 years from now?

**YOUR TASA PLAN NEVER
LOSES GROUND AND
ALWAYS GOES UP IN VALUE!**

Your TASA plan is guaranteed and backed by an investment program created by our United States government in 1985. This program allows Americans to once again acquire the benefits and advantages of a **Tangible Asset Savings Account (TASA)**.

This is the only government based program that does not tax the American taxpayer.

Let's look at this example:

You put \$500 a month into a conventional account (IRA) for a year. At the end of the year you have deposited \$6,000. The IRS only allows you a \$2,000 (\$4,000 if married, filing jointly) dollar tax advantage for your current year taxes.

With a TASA plan, you deposit the same \$500 a month for the year for the total of \$6,000. The IRS now permits you the full \$6,000 reduction on your taxable income for the year. You may do this every year and you have no limit on how much you may save, with the full amount tax deductible. Dollar for dollar!

NO CAPS!

With No Savings or Tax Advantage Caps, CMI's TASA plans are **Unlimited** in their potential. You may start your plan with as little as \$200.00 per month. This gives you all of the benefits of the comparison chart on the next page with a \$2,400.00 dollar for dollar tax advantage. \$5,000.00, \$10,000.00, even \$20,000.00 per year, the choice is yours to control your own savings accounts and tax position 100%.

How differently can your family now build for your retirement, college funds, and financial security?

COMPARE FOR YOURSELF

When It Comes To Saving For Your Family's Future, TASA Leads The Pack.

Explore the ever expanding capabilities of having a Tangible Asset Savings Account (TASA) available exclusively through Concept Marketing International (CMI).

Which account has all of the following benefits?	TASA	IRA	401k	SEP	Keough
Reduces taxable income dollar for dollar		✓	✓	✓	✓
Increases in value tax-free		✓	✓	✓	✓
Has no tax going in and no tax coming out					
No limit on tax deductible deposits					
Can have a minimum 300% return on your savings account					
Has no penalty or tax for using funds before age 59 ^{1/2}					
You can borrow against your account					
Your funds are always in your personal control					
Your funds are backed and secured by tangible assets					
Instantly increases your net worth					
Yearly maintains and/or increases in purchasing power					
Stays ahead of the rate of inflation					
Has no potential for any loss of funds, whatever					
Is not affected by mood swings of the stock market					
Continually reduces the National Debt					
Does not increase national debt, making your dollars worth less					
Your account is recession proof					
Guaranteed and backed by our US Government					

The Power of Sharing:

How many families in this country would you think need to learn what you've just discovered? CMI has structured an exclusive Referral Compensation Plan for individuals who assist CMI in sharing this valuable information. By simply providing this powerful booklet to others who would appreciate your caring, you could qualify to earn an additional monthly income. You could use this additional income to fund your TASA plan, thereby making it a **Savings Account that actually Funds Itself!**

Your earnings can now be utilized to accelerate your present financial plan. A properly constructed **Debt Reduction Plan** can become effective in lowering your bills to get out of debt thereby increasing your household income. Then those same monies can be used to strengthen your savings and, at the same time, allow you to earn greater returns on your investments leading to the ultimate pursuit of **Charitable Giving, Asset Preservation, and Family Protection**. The principles upon which wealth and this great nation were built.

As a CMI CSA (Customer Sales Associate) sharing this important information with others who want and need a **Financial Advantage**, CMI also opens additional **tax and financial** positions for your family as shown below:

Where you are TODAY:

WITHOUT a CMI TASA Plan Business:

\$30,000 Family Income

Married with 2 children

Tax Position: 12% Federal

5.5% State

Standard deductions, exemptions,
and conventional savings plan.

Tax Refund - \$2,864

Additional monthly income - \$0

or

WITH a CMI TASA Plan Business:

\$30,000 Family Income

Married with 2 children

Tax Position: 12% Federal

5.5% State

Standard deductions, exemptions,
and TASA plan.

Tax Refund - \$6,250

Additional monthly income - Unlimited

**Full IRS Qualified
Tax Strategies**

AND THAT'S NOT ALL!

*Look At These Outstanding
Additional Benefits
For Qualified CMI CSA's*

- ◇ Acquire tangible assets at no out-of-pocket cost
- ◇ Increased W-2 take-home pay
(A Pay Raise Without Asking The Boss)
- ◇ Additional income through charitable giving
- ◇ Exclusive 18 to 50% A.P. Y. investment accounts
- ◇ IRA, 401K, SEP, Keough roll-over plans
into high earning accounts
- ◇ A Personal Debt Reduction plan for
added income
- ◇ 20 additional IRS approved tax advantages
- ◇ 30 to 40% reduction in taxable income
every year
- ◇ Convert up to 90% of personal living
expenses to a tax shelter
- ◇ Additional 30% tax reduction through
charitable giving
- ◇ Tax refunds of \$3,000 and up every year
- ◇ Asset and Estate protection planning

The Financial Break You Deserve

CMI specializes in financial information once only available to the elite of the wealthy. Now through CMI's exclusive **Financial Education System**, every day working families may enjoy the same Wealth Benefits and Security once only available to the privileged few.

We invite you to attend a CMI **Financial Education Seminar** or ask the TASA Plan member who shared this valuable information with you on how to open your new TASA Plan for your family's Financial Future!

CSA Name _____

Telephone _____

Concept Marketing International

Headquarters

4955 NE Goodview Circle, Suite B ♦ Lee's Summit, MO 64064
(816) 478-6305 ♦ Fax: (816) 478-9105 ♦ E-Mail: rayren98@aol.com

Contact the headquarters (10:00 AM – 4:00 PM Central) for all questions about the CMI Programs.

Mail all order forms for Materials and Sign-Up Kits with Money Orders to the headquarters.

Commission checks, marketing materials, and Sign-Up Kits are mailed from the headquarters.
Always use the forms provided in the Sign-Up kits.

Eastern Regional Office

309 E. Nash St. ♦ Elm City, NC 27822
(252) 236-9989 ♦ Fax: (252) 236-9988 ♦ E-mail: rayren98@aol.com

Contact this office (9:00 AM – 5:00 PM Eastern Time) for all questions relating to training, field communications, basic tax advantages, and conflict resolution.

Coin Shipping Department

4955 NE Goodview Circle, Suite B. ♦ Lee's Summit, MO 64064
(816) 478-6305 ♦ Fax: (816) 478-9105

Office hours (9:00 AM – 5:00 PM) (Central Time) Monday - Friday except Holidays

Contact the Coin Shipping Department for all questions about missing coins. All coins are shipped from here.

Data Processing Department

7231-B S. Eastern Ave., PMB 151 ♦ Las Vegas, NV 89119-0469
(702) 617-3456 ♦ Fax (702) 617-3454 ♦ e-mail: wise1sage@aol.com

Contact the Data Processing Department for all questions regarding processing of Silver Streak (SS), Double SS, Eagle One, Double Eagle and ABN paperwork and payments.

Office hours (9:00 AM – 4:30 PM) (Pacific Time) Monday - Friday except Holidays

Mail all coin orders, bank drafts and re-orders to this address.

Order syndication organization reports (Cost \$2.00 1st page, \$1.00 each additional page.)

Update any address/phone change immediately with this processing dept.

- These departments have been established to facilitate the smooth flow of our business.
- CMI wants your question(s) directed to the proper department to better serve you.
- Please direct your calls and mail to the proper department.
- Always use an order form when you send a money order.
- Please fill out every form completely. Do not leave blank spaces.
- Make sure another person can read your writing on all the forms you fill out. Try to avoid abbreviations.
- Mail all orders & reorders in time to reach the Data Processing Department prior to the cut off dates: Money order purchases by the 1st bank draft changes by the 15th.
- Keep us informed of address and phone number changes.
- Make a copy of this and put it in a safe place for your future reference.
- When you enlist a new person give them a copy of this so he/she will have it when needed.
- **This information is vital to the operation of your business. Take the time to read, understand and communicate this to all those you sponsor.**

